



August 2004

Spotlight

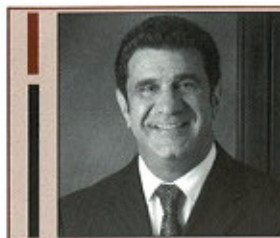
American Income Life & National Income Life

Volume 37 • Number 8



Recruiting...
FOR THE FUTURE!

A Monthly Publication with News, Ideas and Information for American Income Life and National Income Life Producers



FROM THE DESK OF:
Roger Smith
 President & CEO
 American Income Life

Going for Gold – Going for Opportunity

There is a lot going on at American Income and National Income, and it's wonderful to see everyone embracing our quantity and quality philosophy.

I went to lunch the other day with a close friend of mine, and we decided Chinese food was on the menu. At the end of the meal I did what everyone does – I grabbed a fortune cookie. My fortune read, *"There is no security on this earth; there is only opportunity."*

After I opened and read my fortune, I thought to myself, "How poignant this fortune is because of what is happening at this Company right now."

I believe life happens where where chance and preparation meet. In other words it is all about how prepared we are when opportunity comes our way. In turn, how well we handle the opportunities we are given at certain times determine our success or failure. I also believe the opportunities we are given today will ultimately predict our tomorrow.

Things, in general, happen so fast it seems sometimes, like the fortune says, there is no real security. I think, perhaps, that point was never so apparent than on 9-11. However, what we made of the circumstances we were given ultimately made all the difference. Again, it is all about maximizing opportunities.

Just look at what's happening at the 2004 Olympics.

Michael Phelps, the U.S. swimmer, set a goal to win eight gold medals to break Mark Spitz's record. However, on his first race, he won bronze. Taking advantage of an opportunity after facing disappointment, he regrouped and has won six gold medals thus far.

Another U.S Olympian, Paul Hamm, in his quest for gymnastics gold took a terrible fall on the vault putting him in 12th place with only two events left in the meet. With visions of his fall running through his head, he refocused hoping to just finish with perhaps a bronze. Paul Hamm ended up beating the odds and came back to win gold.

I don't know how many times I can say this, but really it is all about how we handle the opportunities we are given.

I know many of you are thinking that perhaps I've gone off the deep-end quoting fortune cookies and relating insurance to the Olympics, but if you look deep enough, it is all related.

Whether you are an Agent, Manager, or SGA, we all have something to learn in preparing for and maximizing opportunities. To bring up another cliché, *"Anything worth doing is worth doing well."*

In the end, it comes down to relying on your talents, utilizing your efforts toward hard work, and maximizing every opportunity you're given to becoming successful. You can have all the talent in the world, but if you aren't working hard and recognizing the advantageous circumstance right in front of you, it may not all come together.

Like I said earlier, we have a lot going on at American Income and National Income, and I firmly believe we are overcoming the challenges presented by our auspicious goal for the year. We are looking our opportunities in the face and bring it all together.

Come Together in 2004!

Dates to Remember

Friday, Aug. 27, 2004

All business and PR credits must be in the Home Office to count for August production.

Monday, Sept. 6, 2004

The Home Office will be closed for the Labor Day holiday.

Tuesday, Sept. 28, 2004

All business and PR credits must be in the Home Office to count for September production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$654,872.57 in bonuses. For more information on the monthly bonuses, turn to Page 15.

Required Retention Rate

Effective Jan. 1, 2004, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate or the minimum Net to Gross. Net to Gross is used only during the Producer's first eight months.

| | |
|---------------|-------|
| Retention: | 67.0% |
| Net to Gross: | 78% |

Congratulations are in Order!

Dax Aurand, an MGA with the Geneser-Geneser-Bitman Agency, achieved \$100,000 of 13-month in force premium.

Richard DeLangis, an Individual Producer with the David Cohen Agency, achieved \$100,000 of 13-month in force premium.

William Hathorne, an Individual Producer with the Bob Olson Agency, achieved \$100,000 of 13-month in force premium.

Anthony Mele, an Individual Producer with the Durhon Oldham Agency, achieved \$100,000 of 13-month in force premium.

Max Quasem, an Individual Producer with the David Cohen Agency, achieved \$100,000 of 13-month in force premium.

Angelika Vassilieva, a Supervising with the Rick Altig Agency, achieved \$100,000 of 13-month in force premium.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Cancun Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top two PR Representatives from each category, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fiesta Americana in Cancun! The convention will be held June 26-29, 2005.*

Mediserve Offices Only

Mediserve has established a new number specifically for our Agents and Agency offices. the number is 888-610-8077, and is available for use immediately. This new number should help Mediserve provide better service and response since it is dedicated for use by our field offices.

The main number is still operational, but Mediserve is now using that number strictly for doctors and medical facilities that need to contact them. Therefore, please discontinue using the main number for checking status or providing additional information on your cases. Also, please inform your staff about the new number so they can begin using it as well.

Reminder on Oral Specimens

Occasionally, we receive oral specimen results from our lab, but an application was never received in underwriting. This situation brings up a couple of questions. First, was an application taken, if so, why has it not been submitted to the Home Office? Second, if an application was not completed, why would there be a submitted oral specimen?

Not knowing the answers to these questions could present problems when it comes to claims, making the Company and, possibly, the Agent liable. It also creates a significant problem when the test is positive and we don't have an application.

One possible answer as to why this situation arises, is that the applicant changed their mind at the last minute. *Therefore, when writing an application where an oral specimen is required, always complete the application in its entirety before collecting the oral specimen. If the specimen is taken before the application process was complete and the applicant decides they are no longer interested, the specimen should be disposed of properly. In other words, never submit an oral specimen to the lab unless you are also submitting an application to the Home Office.*

If the Home Office receives the specimen, but doesn't get the application, we will contact the Agency for an explanation. It is very important that we get a response in a timely manner so we can insure the case has been properly handled and our risk is properly assessed.

AIL Saves the Day

On June 16, 2004, at around 4:30 p.m., Steve Riley, an Agent with the David Zophin Agency, was planning to meet with some prospective clients. The prospect is a member of the local IBT and had sent in a card sponsoring his wife for the AD&D policy. When Steve and his prospects first met, the prospect mentioned the fact he had set up a baby pool for his 2 year-old daughter. Presumably, a baby sitter was watching the 2 year-old and another younger sibling so the parents could talk in the kitchen.

During the process of our conversation, Steve found out that both the husband and wife were very interested in getting coverage because of their two small children. At that point the prospect got up to check on his kids on the back deck.

Before Steve knew it, his client was running out the door screaming. Steve followed suite. They found the 2 year-old face down in the baby pool who was blue from not breathing. The father didn't know CPR, but luckily Steve did. Steve told the mother to call 911 and he went to work. After, what seemed like an eternity, the child began to breathe and the ambulance arrived.

The child is fine now and Steve feels blessed because, "It doesn't take much. Things like that happen so quickly. I really take no credit, I just did what anyone would have done in the same situation."

Reminder of Verification on Cash Business

A call will be made to the applicant to verify the billing information and premium remitted prior to submit. **Therefore, Agents should prepare the applicant for two calls, and possibly a third from Underwriting. One call will be from the Agency's verification team and a follow-up call from the Home Office. Make sure the verification calls from Agencies should make reference to the second call from the Home Office.**

Because of the verification process, it is imperative to obtain multiple phone numbers from the applicant to ensure this process is completed in a timely fashion.

It is also important each Agent is trained to ask question to identify the use of dormant accounts, or accounts where the applicants paycheck in not deposited. Applications where it is determined that a dormant account is being utilized will be rejected.

Conversion from Term to Whole Life

The conversion privilege enables an insured to convert a rider to a whole life plan without evidence of insurability. However, the conversion privilege does not guarantee the insured is automatically entitled to our best rates.

In some cases, the applicant has applied for a preferred rate plan in the Executive or Select bands. *The converted policy can be issued at our best rate provided the oral specimen verifies the applicant is not a user of tobacco products, and there have been no significant changes in the applicant's health history since the term plan was issued.* It is this second requirement that causes confusion for some applicants and Agents alike.

These two requirements must be satisfied to convert from a term to a whole life policy at our best rates.

Founder's Club Outstanding Producers

July

| Agent | SGA | Times Qualified | Total Net ALP | N/G* | Retention |
|-------------------|------------|-----------------|---------------|------|-----------|
| Theresa Bellajaro | Rick Altig | 1 | \$59,610 | | 84.0 |
| Daniel Potilechio | Bob Olson | 2 | 46,593 | | 84.7 |

*Percentage of Net to Gross

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Promoted To Supervising Agent

| | | | | | |
|--|---|---|---|---|---|
| Damien Adams Ali Shahrak North Carolina | Patresia Davey Ali Shahrak North Carolina | Frederick Haaf Eric Giglione New Jersey | Donald McCrary Bob Olson Illinois | Phong Nguyen Jatoft-Foti California | Dwight Timmons Nick Nitkowski Louisiana |
| Justin Andrews David Zophin Connecticut | James Davis Chris La Fond Pennsylvania | Jeffrey Houck Rick Altig Alberta | Charles McGrane Ali Shahrak North Carolina | Anil Pattekar Steve Friedlander New Zealand | Katherine Tschernoletz Eric Giglione New York |
| Erika Beckett Eric Giglione New Jersey | Chad Dockstader Gen-Gen-Bitman Illinois | Armen Injighulyan Ron VanWoesik Ohio | Taniqua Medina Eric Neal Texas | Steven Salisbury Rick Altig Washington | Dustin Ward Marc Morton West Virginia |
| Tyleste Billingsley Eric Giglione New Jersey | Benjamin Farkas Eric Giglione New York | Eliyas Jeffay Joshua Chalom Ontario | Eugene Melamed Gen-Gen-Bitman Missouri | Candace Savalas David Cohen California | Christopher Warden Nick Nitkowski Louisiana |
| William Childress Marc Morton Ohio | David Gevry David Zophin Massachusetts | Igor Katanov Eric Giglione New York | Matthew Melhorn Durhon Oldham Pennsylvania | Amir Sedaghat Rick Altig British Columbia | Angie Weiner Gen-Gen-Bitman Illinois |
| Peter Chinworth Williams-Williams Georgia | Mark Gorman Chris La Fond Pennsylvania | Christopher Kuczynski Bob Olson Illinois | Kim Morrow-Gonzales Durhon Oldham Pennsylvania | Jason Storey Ali Shahrak North Carolina | Gregory Wilson Marc Zipper Florida |
| Kimberly Cummings Marc Morton West Virginia | Matthew Guertin Ron VanWoesik Ohio | Caley MacDonald Steve Friedlander New Zealand | Gilbert Nesmith Jewell-Nitkowski South Carolina | Selena Thammasen Jatoft-Foti California | |

Promoted To General Agent

| | | | | |
|--|--|---|---|---|
| Chad Armand Nick Nitkowski Louisiana | Llyall Friedline Gen-Gen-Bitman Missouri | Jason Mayer Furer-Whittinghill California | Frank Sommers Durhon Oldham New York | Ronald Trombetta Chris La Fond Pennsylvania |
| David Clark Gen-Gen-Bitman Missouri | Bradley Kulak Durhon Oldham New York | Noseben Robert Williams-Zipper Florida | Ryan Spratt Chris Wittenbach Arkansas | Ernest Wilmoth Pat Shehan Alabama |
| Vann Durham Conard-Blumert Maryland | Kathleen Loughran Eric Giglione New York | Chris Schuckman Furer-Whittinghill California | Lily Tchen David Cohen California | |

Promoted To Master General Agent

| | | | | |
|--|---|---|--|--|
| Keith Bower Jewell-Nitkowski Louisiana | Scott Jordan Gleb Ostrovsky Mississippi | Eric Labossiere Rick Altig Manitoba | Daniel Pavek Rick Altig North Dakota | Todd Richardson Pat Shehan Alabama |
|--|---|---|--|--|

Individual Producers



1. Carlton Lear
Woodridge, IL



2. Timothy Cruise
Woodridge, IL



3. Scott Primm
Salt Lake City, UT



4. David Lesure
Middleton, CT



5. Joseph Moore
Tampa, FL



6. Sylvia Freeman
Marietta, GA



7. Theresa Bellajaro
Kailua, HI



8. Matthew Hogan
Harrisburg, PA



9. Gene Martin
Woodridge, IL



10. Carla Miller
Omaha, NE

Individual Producers

All Time Record to Beat

Month: \$51,235 Net ALP Marlon Underwood

July Production

| Name | Net ALP | NG [▲] | Rtn | MGA | SGA |
|-----------------------|----------|-----------------|------|-------------------|-------------------|
| 1. Carlton Lear | \$21,867 | 81 | | David Wang | Bob Olson |
| 2. Timothy Cruise | 20,606 | | 83.2 | Steven Jakubczak | Bob Olson |
| 3. Scott Primm | 19,759 | 82 | | Dustin Miller | Altig-Orlovic |
| 4. David Lesure | 19,627 | 98 | | Kevin Surles | David Zophin |
| 5. Joseph Moore | 19,316 | | 68.6 | Matt Henderson | Marc Zipper |
| 6. Sylvia Freeman | 18,359 | 100 | | Douglas Bauknecht | Williams-Williams |
| 7. Theresa Bellajaro | 17,988 | | 84.0 | Brian Traboulay | Rick Altig |
| 8. Matthew Hogan | 17,934 | | 72.6 | Fred Hadayia | Durhon Oldham |
| 9. Gene Martin | 16,788 | 95 | | David Wang | Bob Olson |
| 10. Carla Miller | 16,472 | | 81.8 | Carla Miller | John Akers |
| 11. Marlon Underwood | 16,256 | | 68.1 | Marlon Underwood | Bob Olson |
| 12. Arkadi Nulman | 15,404 | | 87.1 | Kathy Mann | David Cohen |
| 13. Todd Freeman | 15,255 | 97 | | Dorian Oldham | Durhon Oldham |
| 14. Steven Strong | 14,807 | | 75.3 | Jim Bianchi | Durhon Oldham |
| 15. Bryan P Johnson | 14,720 | | 68.7 | Bryan P. Johnson | Gen-Gen-Bitman |
| 16. Justin Miller | 14,463 | | 72.3 | Dustin Venekamp | Altig-Orlovic |
| 17. Ken Mahabir | 14,270 | | 71.3 | Michael Bromberg | Joshua Chalom |
| 18. Glenn Snowden | 14,261 | 89 | | Alfred O'Connor | Steve Greer |
| 19. Concelor Davis | 13,854 | | 73.2 | Steven Jakubczak | Bob Olson |
| 20. Daniel Potilechio | 13,853 | | 84.7 | David Wang | Bob Olson |

▲ Percentage of Net to Gross

All Time Record to Beat

YTD: \$277,779 Net ALP Marlon Underwood

YTD Production

| Name | Net ALP | NG [▲] | Rtn | MGA | SGA |
|------------------------|-----------|-----------------|------|------------------|-------------------|
| * 1. Timothy Cruise | \$123,797 | | 83.2 | Steven Jakubczak | Bob Olson |
| * 2. Carla Miller | 122,700 | | 81.8 | Carla Miller | John Akers |
| * 3. Marlon Underwood | 105,726 | | 68.1 | Marlon Underwood | Bob Olson |
| * 4. Matthew Hogan | 93,919 | | 72.6 | Fred Hadayia | Durhon Oldham |
| * 5. Arkadi Nulman | 91,962 | | 87.1 | Kathy Mann | David Cohen |
| * 6. Max Quasem | 90,853 | | 78.9 | Erik Graham | David Cohen |
| * 7. Ruben Soberanes | 87,016 | | 70.3 | Doreen Ryan-Foti | Jatoft-Foti |
| * 8. Daniel Potilechio | 86,081 | | 84.7 | David Wang | Bob Olson |
| * 9. Michael Czopek | 85,235 | | 74.6 | David Hausman | Eric Giglione |
| * 10. Nadia King | 85,133 | | 70.7 | Nadia King | Altig-Orlovic |
| 11. Robert Ulreich | 82,533 | | 88.7 | Roger Johnson | Jatoft-Foti |
| 12. Scott Keeney | 82,013 | | 68.6 | Fred Hadayia | Durhon Oldham |
| 13. Mary Ann Gaelic | 81,516 | | 77.5 | Lawrence Hauck | Steve Friedlander |
| 14. Rudi Camenzind | 81,503 | | 92.1 | Erik Graham | David Cohen |
| 15. Curt Snow | 79,477 | | 77.1 | Curt Snow | Jatoft-Foti |
| 16. Scott Remmey | 79,406 | | 80.9 | Jeff Dinocento | Eric Giglione |
| 17. Lance Brown | 77,854 | | 83.5 | | Steve Hartman |
| 18. Anthony Mele | 76,488 | | 79.2 | Jim Bianchi | Durhon Oldham |
| 19. Alex Bluhm | 75,810 | | 79.0 | Roger Johnson | Jatoft-Foti |
| 20. Eric LaBossiere | 74,866 | | 78.9 | Eric LaBossiere | Rick Altig |

▲ Percentage of Net to Gross

Happy Anniversary!

Thanks for all you do. Congratulations!

28 Years of Service

Larry Malitz

19 Years of Service

Susan Fuldauer

18 Years of Service

Lawrence Dennis

16 Years of Service

Jacqueline deVooght

15 Years of Service

Guy Panno

14 Years of Service

Joshua Chalom

11 Years of Service

Nestor Aramayo

Bryan Flannery

Dennis Ishler

Michael Perkins

10 Years of Service

Paul Vojtek

9 Years of Service

William Gibson

Raymond Lau

8 Years of Service

Kouassi Appiah

Lewis Prochnau

Doreen Ryan-Foti

6 Years of Service

Richard Nye

5 Years of Service

Wesley Bangs

Gay Deitch

Mathew Hart

4 Years of Service

James Beck

Wes Elder

Olaf Johnson

Robert Ulreich

3 Years of Service

Michael Barrett

Kris Barron

Gabriela Berloni

Zulfikar Bhukera

Susan Cooksey

Samuel James

Peter Lauwerier

Darren Miller

Kerri-Ann Murphy

Robert Pomerleau

Leo Soucy

Cathy Thompson

Tomas Thundiyl

Robert Tierney

2 Years of Service

Jason Anderson

Cynthia Bianchi

Barry Dillah

James England

2 Years of Service Cont.

Joshua Goodman

Terrance Hearn

Rodney Husmann

Brandon Ito

Bryan P. Johnson

Michael Lau

Leo Porter

Linda Porter

Brian Schreiter

Curt Snow

Brigitte Synesael

Michael Trnumn

1 Year of Service

Michael Allen

Nacole Bell

Thomas Conolly

Concelor Davis

Angelo Diciaccio

Robert Drapper

Leif Erickson

April Erueti

Jason Fakes

Kelli Flora

Jason Gardner

Noe Gonzales

Jason Graves

William Hathorne

Joseph Henderson

Eddie Hill

Marion Jones

Scott Keeney

Marion Kitz

Michael Lavergne

1 Year of Service Cont.

Jeremy Lemke

Debra Littleton

Kevin Mackinnon

Maxine Moody

Edward Osborne

Colin Pierre

Eric Renteria

Deric Rutledge

Joaquin Santos

Joseph Stapleton

William Swango

Helen Taylor

Joe Thompson

Francis Tolentino

Katherine Ulanday

Robert Weir

Tina Whitfield

Convention Update

New Convention Qualifications:

The 2005 Convention Qualifications have been amended to allow for eligibility based on consecutive bonus qualifications. The breakdown of how this will work is listed below.

Producers, SAs, and GAs:

Agents, or Career Agents, Supervising Agents, and General Agents can qualify for convention provided they earn a Retention Bonus, or a New Agent Bonus for five of the last seven months of this year.

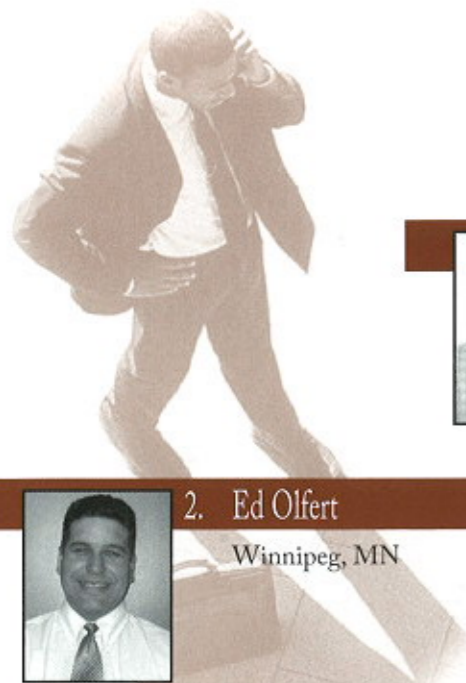
MGAs:

Master General Agents can qualify for convention provided they earn a Leadership Bonus for five of the last seven months of this year.

Qualifiers must have a 67 percent Retention or better as of Dec. 31, 2004 to be eligible. Qualifiers will not be able to lock-in early. The months which will be used in this evaluation are June through December. These new qualification guidelines are in addition to the guidelines which were published at the beginning of the year.

For more information on this convention update, contact your SGA or logon to our Web sites, www.aillife.com or www.nillife.com.

Supervising Agents



1. Scott Keeney

Harrisburg, PA



2. Ed Olfert

Winnipeg, MN



3. Karl Schuckert

Reno, NV

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat

Month: \$68,050 Net ALP Mary Ann Gaelic

July Production

| Name | 1st Year Agent | Net ALP | NG | Rtn | # 1st Yr Agents | MGA | SGA |
|--------------------------|----------------|----------|----|-----|-----------------|-------------------|-------------------|
| 1. Scott Keeney | \$33,014 | \$45,407 | 92 | | 3 | Fred Hadayia | Durhon Oldham |
| 2. Ed Olfert | 27,604 | 35,800 | 88 | | 4 | Kevin Appasamy | Rick Altig |
| 3. Karl Schuckert | 19,419 | 27,655 | 95 | | 3 | Dustin Venekamp | Altig-Orlovic |
| 4. Bridgit Driscoll-Hunt | 18,995 | 28,045 | 98 | | 1 | Douglas Bauknecht | Williams-Williams |
| 5. Rebecca Shandrow | 17,754 | 29,186 | 97 | | 3 | Rachel Arenas | Rick Altig |

All Time Record to Beat

YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat

YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

| Name | 1st Year Agent | Net ALP | NG | Rtn | # 1st Yr Agents | MGA | SGA |
|--------------------|----------------|-----------|----|------|-----------------|----------------|-------------------|
| * 1. Ed Olfert | \$78,103 | \$120,769 | 88 | | 4 | Kevin Appasamy | Rick Altig |
| 2. Steven Sequeira | 77,380 | 112,433 | | 86.0 | 2 | Maurice Davies | Steve Friedlander |
| 3. Adam Herman | 71,490 | 106,922 | | 80.9 | 2 | Imran Satti | Joshua Chalom |
| 4. Corey Neff | 66,232 | 135,298 | 76 | | 4 | Dustin Raaum | Rick Altig |
| 5. Pablo Pirela | 65,985 | 136,655 | 83 | | 5 | Denise Gilbert | Bob Olson |

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

General Agents



1. Jose Sanchez

Woodridge, IL



2. Concelor Davis

Woodridge, IL



3. Victoria DeRosier

Marietta, GA



4. Kent Thrower

Canonsberg, PA



5. Allan Gilbert

Woodridge, IL

All Time Record to Beat

Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat

Month: \$111,262 Net ALP Eric Neal

July Production

| Name | 1st Yr. Agent | Net ALP | NG | Rtn | #1st Yr. Agents | MGA | SGA |
|----------------------|---------------|----------|-----|------|-----------------|-------------------|-------------------|
| 1. Jose Sanchez | \$52,364 | \$58,200 | 85 | | 8 | David Wang | Bob Olson |
| 2. Concelor Davis | 32,547 | 46,401 | 86 | | 5 | Steven Jakubczak | Bob Olson |
| 3. Victoria DeRosier | 28,263 | 29,140 | | 90.6 | 3 | Douglas Bauknecht | Williams-Williams |
| 4. Kent Thrower | 26,914 | 30,012 | | 73.8 | 5 | Alex Roland | Chris La Fond |
| 5. Allan Gilbert | 26,245 | 33,094 | 83 | | 8 | Denise Gilbert | Bob Olson |
| 6. Timothy Clark | 20,360 | 30,635 | | 67.5 | 4 | Marcus Smith | Jim Surace |
| 7. Earnest Loveless | 19,550 | 25,919 | | 72.3 | 6 | Erik Graham | David Cohen |
| 8. William Burbank | 19,291 | 26,960 | 92 | | 3 | Jim Bianchi | Durhon Oldham |
| 9. David Clark | 18,882 | 26,757 | 82 | | 3 | Terry Sullivan | Gen-Gen-Bitman |
| 10. Frank Sommers | 18,380 | 23,268 | 100 | | 3 | Dorian Oldham | Durhon Oldham |

All Time Record to Beat

YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat

YTD: \$864,620 Net ALP

YTD Production

| Name | 1st Yr. Agent | Net ALP | NG | Rtn | #1st Yr. Agents | MGA | SGA |
|---------------------|---------------|-----------|----|------|-----------------|----------------|--------------------|
| * 1. Jose Sanchez | \$185,103 | \$215,384 | 85 | | 8 | David Wang | Bob Olson |
| * 2. Allan Gilbert | 167,735 | 240,856 | 83 | | 8 | Denise Gilbert | Bob Olson |
| * 3. Michael Nowak | 158,585 | 206,000 | | 71.7 | 5 | Jim Bianchi | Durhon Oldham |
| * 4. Rob Hard | 151,226 | 196,772 | | 73.3 | 5 | Carey Thompson | Vic Hancock |
| * 5. Rodney Husmann | 142,463 | 176,228 | | 72.3 | 4 | Erik Graham | David Cohen |
| 6. Barrett Clayton | 120,640 | 142,526 | | 68.7 | 4 | Greg Partee | Vic Hancock |
| 7. Alison King | 114,455 | 168,752 | 82 | | 4 | John McCreary | Furer-Whittinghill |
| 8. Kent Thrower | 112,853 | 158,741 | | 73.8 | 5 | Alex Roland | Chris La Fond |
| 9. Diane Carrion | 112,173 | 160,272 | | 76.1 | 8 | David Hausman | Eric Giglione |
| 10. Horace Johnson | 109,942 | 158,168 | | 75.4 | 7 | William Cook | Tom Williams |

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

Let's Talk About Recruiting

Yes, let's talk about recruiting. As a Producer in the field this may not be your favorite topic of discussion, but it is definitely an inevitable one.

Recruiting isn't a nasty word that should leave you scrambling for the exit. Recruiting is just a part of our business. In fact, it is more like a chance to share an opportunity.

However, having the skills and knowing where to look for the best resources is half the battle in overcoming the quivers of recruiting.

Utilize the Skills You Already Have

As an insurance professional, you already possess the interpersonal, or people skills it takes to be an excellent recruiter, and part of utilizing that skill is knowing where and when to engage in the recruiting process.

Every Opportunity is a Recruiting Opportunity

Every time you step into someone's home to sell a policy, you are given an excellent opportunity to share what this Company has to offer – to customers and agents alike.

Plus, don't forget about all the other possibilities you have every day to share the opportunity – at the store, at the doctor's office, on the phone, with friends, and even at parties. Whenever someone asks you what you do for a living, that is a great occasion to tell them.

Something to Talk About

Once the circumstances are right and the discussion is geared in the right direction, the situation is primed for you to tell your story. Recruiting is not much more than sharing your personal story of success.

At American Income and National Income, we pride ourselves on the fact that we go out of our way to assist the Field Force with their personal success. However, when it comes to sharing that success, it is up to you to share because it is not ours to share.

Recruiting for the Future

Recruiting is a learned skill just like selling is a learned skill. Talent will only take you so far, but hard work and persistence will win the race. Working hard at honing your recruiting skills will payoff in the long run because of the amazing opportunity we offer at American Income and National Income. It may seem to be a daunting task to be saddled with, but after time it just becomes a part of the conversation.

Let's talk about recruiting! Let's talk about opportunity!

Check out the next page for some points to talk about when sharing the opportunity.

The American Income & National Income Opportunity

You would be surprised at the number of people who ask themselves, "What does the future hold for me?" "What new opportunities lie ahead for me?" "Is there a way to earn a better income and have the chance to provide a more secure future for my family?"

You might also be surprised at the number of people who would listen if you explained the opportunity for success you have had with American Income or National Income.

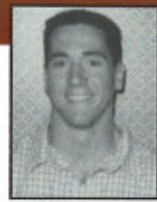
Here are just a few things to engage their interest when discussing the American Income/National Income opportunity:

- AIL/NILICO boasts combined assets of over \$1.1 billion with more than \$20 billion of life insurance in force.
- Licensed throughout the United States, Canada, and New Zealand
- One of the largest providers of supplemental insurance benefits in our marketplace
- A.M. Best, one of the country's oldest and most respected insurance rating companies, rates American Income A+ "Superior," its second highest rating, for overall financial strength (as of June 2003).
- Has a strong relationship with labor unions, credit unions, and associations which allow us to actively support and become involved in labor and labor related causes.
- American Income and National Income offers a lifetime vested renewal system which can, based on contract provisions, begin to provide financial security from the very first sale for years to come!
- There are always opportunities for promotion and advancement. Whatever goals an individual has, AIL and NILICO actively participates in the attainment of those goals.



1. Fred Hadayia

Harrisburg, PA



2. Jim Bianchi

Rochester, NY



3. A.J. O'Connor

Houston, TX



4. Kevin Surles

Middleton, CT



5. Tim Schroeder

Toledo, OH

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$250,859 Net ALP Jim Bianchi

July Production

| Name | 1st Yr. Agent | Net ALP | NG | Rtn | #1st Yr. Agents | SGA |
|--------------------|---------------|-----------|----|------|-----------------|----------------|
| 1. Fred Hadayia | \$103,697 | \$133,307 | | 70.9 | 12 | Durhon Oldham |
| 2. Jim Bianchi | 87,573 | 151,435 | | 75.3 | 21 | Durhon Oldham |
| 3. A.J. O'Connor | 81,475 | 108,503 | 89 | | 18 | Steve Greer |
| 4. Kevin Surles | 76,918 | 82,668 | | 70.3 | 16 | David Zophin |
| 5. Tim Schroeder | 73,255 | 108,047 | 93 | | 6 | Marc Morton |
| 6. Dustin Venekamp | 72,611 | 75,984 | | 74.4 | 10 | Altig-Orlovic |
| 7. Jason Mollo | 64,591 | 63,617 | | 71.5 | 15 | David Zophin |
| 8. Imran Satti | 62,417 | 88,482 | | 74.1 | 12 | Joshua Chalom |
| 9. Terry Sullivan | 59,344 | 71,333 | | 69.9 | 11 | Gen-Gen-Bitman |
| 10. Matt Henderson | 57,236 | 70,752 | | 68.1 | 13 | Marc Zipper |

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production

| Name | 1st Yr. Agent | Net ALP | NG | Rtn | #1st Yr. Agents | SGA |
|--------------------|---------------|-----------|----|------|-----------------|----------------|
| * 1. Jim Bianchi | \$682,732 | \$935,222 | | 75.3 | 21 | Durhon Oldham |
| * 2. Dorian Oldham | 494,353 | 790,492 | 89 | | 11 | Durhon Oldham |
| * 3. Jason Mollo | 446,727 | 446,516 | | 71.5 | 15 | David Zophin |
| * 4. Kevin Surles | 436,081 | 491,138 | | 70.3 | 16 | David Zophin |
| * 5. Fred Hadayia | 415,611 | 524,873 | | 70.9 | 12 | Durhon Oldham |
| 6. Erik Graham | 385,407 | 839,156 | | 77.7 | 15 | David Cohen |
| 7. Joshua Goodman | 375,191 | 434,942 | | 70.5 | 13 | Bill Jennings |
| 8. Dustin Venekamp | 371,661 | 383,127 | | 74.4 | 10 | Altig-Orlovic |
| 9. Terry Sullivan | 369,654 | 456,074 | | 69.9 | 11 | Gen-Gen-Bitman |
| 10. Imran Satti | 350,089 | 443,429 | | 74.1 | 12 | Joshua Chalom |

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

\$Show Me the Money\$

Retention Bonus*

| Qualifier | SGA | Bonus Amount |
|-------------------|---------------|--------------|
| Timothy Cruise | Bob Olson | \$4,121.34 |
| Theresa Bellajaro | Rick Altig | \$3,597.62 |
| Matthew Hogan | Durhon Oldham | \$3,353.98 |
| Carla Miller | John Akers | \$3,129.79 |
| Joseph Moore | Marc Zipper | \$3,090.64 |
| Arkadi Nulman | David Cohen | \$3,080.86 |
| Daniel Potilechio | Bob Olson | \$2,939.58 |
| Steven Strong | Durhon Oldham | \$2,790.98 |
| Robert Ulreich | Jatoft-Foti | \$2,712.09 |
| Scott Primm | Altig-Orlovic | \$2,707.24 |

Total Retention Bonus Paid: \$433,250.14 424 Producers Qualified

Leadership Bonus*

| Qualifier | SGA | Bonus Amount |
|------------------|---------------|--------------|
| Fred Hadayia | Durhon Oldham | \$10,262.00 |
| Jim Bianchi | Durhon Oldham | \$8,260.22 |
| Dustin Venekamp | Altig-Orlovic | \$6,586.64 |
| Doreen Ryan-Foti | Jatoft-Foti | \$6,272.66 |
| Kevin Surles | David Zophin | \$6,227.03 |
| A.J. O'Connor | Steve Greer | \$5,847.48 |
| Brian Traboulay | Rick Altig | \$5,372.98 |
| David Wang | Bob Olson | \$5,008.63 |
| Steven Jakubczak | Bob Olson | \$4,988.22 |
| Erik Graham | David Cohen | \$4,868.08 |

Total Leadership Bonus Paid: \$198,306.53 115 Managers Qualified

PR Bonus*

| Qualifier | SGA | Bonus Amount |
|-------------------|---------------|--------------|
| Mark Gagliardi | Jatoft-Foti | \$1,861.15 |
| Leo VanDenBussche | Rick Altig | \$1,227.90 |
| Cheryl Cook | Durhon Oldham | \$1,196.70 |
| Richard Meshulam | David Cohen | \$1,194.72 |
| Brenda DiSomma | Eric Giglione | \$1,020.06 |
| Joseph Galusha | Durhon Oldham | \$922.33 |
| Frances Christie | Rick Altig | \$915.81 |
| Brenda Swecker | Chris La Fond | \$861.77 |
| Krissa Hensley | Marc Morton | \$735.65 |
| Susan Gilbert | Bob Olson | \$671.16 |

Total PR Bonus Paid: \$23,315.90 43 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

What is Worksite Marketing?

American Income's Worksite Marketing program was built around the Internal Revenue Code Section 125, the 1978 tax code which created cafeteria, or premium only plans. Simply put, an employer will select from a "menu" of AIL's insurance products, which will then be offered to that business' employees. Through these premium only plans, an employer can deduct the benefit premium payments before taking taxes from an employee's pay.

Worksite Marketing is a market that has been around for over 50 years – 27 years of Section 125 sales – and, which by all studies, remains virtually untapped. The market sales potential for this untapped market is estimated at \$100 billion in potential premium. It caters to customers – employees – looking for one-stop insurance shopping. It also benefits the employer. In this time of economic recovering, employer's contributions to medical plans continue to rise yearly at a rate of 4 to 10 percent or more. Participation in AIL's Worksite Marketing program allows employers to control these skyrocketing costs.

Worksite Marketing offers a tax advantage to both employer and employee while opening the door on a whole new market for you, the insurance professional.

What Does Worksite Marketing Mean to You?

Here are just a few reasons why you should explore this market:

- There are 56 million small businesses in the U.S with more than 135 million in the workforce.
- An estimated 90 percent of employees work for companies of less than 1,000 employees (we are predicting that those Producers who target small groups – 10 to 100 – and focus on service will be the most successful with this program).
- Seventy percent of the workforce will buy products if payroll deduction is offered while 50 percent prefer this method of payment.
- This is a daytime activity. With traditional life insurance sales, many appointments take place after five. In this market, you can augment your current business by selling Worksite during the day and life at night.
- This is an efficient market. By efficient, we mean you are capable of seeing a lot of prospects in a shorter period of time.
- This market allows for a good persistency in that you are working prospects with a source of income, and under Section 125 they are locked into keeping their coverage until the next annual enrollment period. Also, the closing potential for this market is estimated at 70 percent.
- This market offers a tremendous source of referrals which then allows you to build relationships with future businesses.

For more information on this market opportunity, please contact Mike Burns at 254-761-6796 or via e-mail at mburns@ailife.com.

Presenting to an Employer

When presenting this benefit to employers, it is important to stress the tax savings of this program. For example, when you call on an employer you might start the conversation like this:

"Good morning Mr. Jones, I'm John Doe with American Income Life, and I'm offering a service that will not only save you money, but will reduce your tax burden as well. Do you currently think you are paying too much in taxes? Would you like to save on the taxes you do pay?"

This should get you in the door. However, your presentation is not over. Remember, it is important to know where your audience is coming from when impelling them to action (see the sidebar). Given this, once you are in front of the employer, show them you are not telling them how to run their business or selling them insurance, but just helping them improve the way they do business and saving them tax dollars.

By showing the employer how it helps them and focusing on servicing that product once it is in place, they may be impressed enough to give you more business in the future.

Presenting to an Employee

When presenting this premium plan offering to employees, focus on the increase in discretionary income that the employee will have by participating. Let the employee know that the Worksite Advantage allows them to pay for their benefits before they pay Uncle Sam, "You will pay less taxes, have more disposable income and more benefits." Let them know that this tax break works to their advantage due to the fact that premiums are taken out through payroll deduction on a pre-tax basis. Also, let them know that American Income offers a portfolio of a variety of quality supplemental insurance products that will benefit not only the employee, but their family as well.

Don't forget to mention these benefits are portable, the coverage will stay with the employee even if they change jobs or retire. Let them know this is a wonderful program and a great opportunity to get the coverage they need at an affordable price. Also, these programs are voluntary. AIL products are offered, but there is no requirement that employees purchase anything.

It's an old adage, but listen wisely . . .

Practice makes perfect!

As insurance professionals, presentations – preparing for and giving them – come with the territory. However, many of us lack the know-how to deliver an effective presentation. Here are a few tips to help put you in the know and may make the difference in closing a sale:

1. Understand your audience.

Make your presentations more lively and engaging by caring for your audience – put yourself in their shoes. Margo Krasne, President of *Speak Up*, suggests you, "Ask yourself, 'What is their reality? What do they want, need, and care about?' Good speakers take care of their audiences."

2. Plan your presentation strategy.

Map-out your presentation before you deliver it in front of your audience. Being prepared ahead of time only makes you look more credible as a professional. What this means is, plan to use information which will move your audience forward throughout the speech. Avoid glassy stares by not overloading your listener and giving them too much information to process at once.

3. Choose your visual tools carefully.

Visual elements in a presentation should always assist you in delivering your message. This tool should not become your presentation. Relying too heavily on visual aids will only incite boredom from your audience. Used properly, visual elements will allow you to move your audience from one point to another.

4. Finally, practice makes perfect.

"I cannot stress enough the benefits of rehearsal – the most important of which is not subjecting your audience to your stumbling and fumbling as you deliver your speech," adds M. Krasne. Practicing only make you more confident as well as allows your customers to be more confident in you.

Presentations are intended to impel those listening to action. In our case, we want them to buy our product. Knowing your audience, planning your strategy, using visuals to your advantage and rehearsing only helps you seal the deal in the end. Planning effective presentations around where your audience is coming from, where you want them to go and how you want them to get there may be your ticket to better results in the field.

For more information and techniques for effective public speaking log on to instantspeakingsuccess.com.

Employer tax savings with AIL's Worksite Advantage

| Number of Employees | Annual Savings | Monthly Savings |
|---------------------|----------------|-----------------|
| 10 | \$1,200 | \$100 |
| 20 | \$2,400 | \$200 |
| 30 | \$3,600 | \$300 |
| 40 | \$4,800 | \$400 |
| 50 | \$6,000 | \$500 |
| 100 | \$12,000 | \$1,000 |
| 200 | \$24,000 | \$2,000 |
| 500 | \$60,000 | \$5,000 |
| 1,000 | \$120,000 | \$10,000 |

Employee savings with AIL's Worksite Advantage

Savings based on \$1,000 a month

The AIL Worksite Advantage

A preview of affordable insurance solutions for working men & women and their families

Are you an employer? Section 125 allows you to deduct the cost per pay period for benefits. Are you an employee? Social Security benefits are cut by reducing taxes under a cafeteria plan! Yes, the effect is significant.

What types of benefits can be selected under a cafeteria plan? Generally, under a premium only plan, you may only select one of the following: health, dental, vision, life, accident and sickness, disability, hospital indemnity, dependent family medical insurance, hospital indemnity or cancer insurance, or group term life insurance (up to \$50,000 employee only).

Only one of the following benefits can be selected under a premium only plan: health, dental, vision, life, accident and sickness, disability, hospital indemnity, dependent family medical insurance, hospital indemnity or cancer insurance, or group term life insurance (up to \$50,000 employee only).

Your AIL representative can answer any additional questions you may have regarding AIL Worksite Advantage.



Durhon Oldham

| CATEGORY I | JULY PRODUCTION | | | | | | | YEAR TO DATE PRODUCTION | | | | |
|---------------|-----------------|---------------|----------|------------|-------------|---------|------|-------------------------|---------------|----------|------------|-------------|
| | SGA | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP | NG | Rtn. | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. |
| Durhon Oldham | \$298,036 | \$233,640 | 40 | 168 | \$525,466 | | 75.9 | \$2,264,480 | \$1,366,200 | 40 | 206 | \$3,456,826 |
| Bob Olson | 245,973 | 167,640 | | 147 | 392,867 | 91 | | 582,432 | 465,960 | | 125 | 1,010,642 |
| Rick Altig | 725,344 | 677,160 | | 107 | 1,263,025 | | 70.1 | 5,935,242 | 4,664,880 | | 127 | 9,958,644 |



David Zophin

| CATEGORY II | JULY PRODUCTION | | | | | | | YEAR TO DATE PRODUCTION | | | | |
|--------------|-----------------|---------------|----------|------------|-------------|---------|------|-------------------------|---------------|----------|------------|-------------|
| | SGA | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP | NG | Rtn. | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. |
| David Zophin | \$153,613 | \$96,360 | 20 | 179 | \$180,194 | | 71.7 | \$1,018,304 | \$674,520 | 20 | 171 | \$1,182,120 |
| Marc Morton | 109,637 | 101,640 | | 108 | 185,371 | | 70.5 | 459,528 | 658,680 | | | 1,007,679 |
| Tom Williams | 100,076 | 96,360 | | 104 | 159,870 | | 69.2 | 710,616 | 674,520 | | 105 | 1,174,867 |



Joseph Manone

| CATEGORY III | JULY PRODUCTION | | | | | | | YEAR TO DATE PRODUCTION | | | | |
|---------------|-----------------|---------------|----------|------------|-------------|---------|------|-------------------------|---------------|----------|------------|-------------|
| | SGA | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP | NG | Rtn. | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. |
| Joseph Manone | \$85,853 | \$75,240 | 60 | 174 | \$153,627 | | 79.5 | \$693,774 | \$526,680 | 60 | 192 | \$1,359,544 |
| Vic Hancock | 64,502 | 75,240 | 20 | 106 | 74,636 | | 71.9 | 652,618 | 526,680 | 20 | 144 | 823,453 |
| Jim Surace | 78,142 | 5,240 | | 104 | 146,836 | | 74.1 | 546,194 | 500,280 | | 109 | 967,298 |

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.



Chris La Fond

| CATEGORY IV | JULY PRODUCTION | | | | | | | YEAR TO DATE PRODUCTION | | | | |
|---------------|-----------------|---------------|----------|------------|-------------|---------|------|-------------------------|---------------|----------|------------|-------------|
| | SGA | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP | NG | Rtn. | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. |
| Chris La Fond | \$74,523 | \$62,040 | 55 | 175 | \$109,390 | | 78.7 | \$457,382 | \$434,280 | 55 | 160 | \$793,825 |
| Bill Jennings | 74,857 | 62,040 | | 121 | 97,158 | | 70.8 | 721,139 | 434,280 | | 166 | 887,908 |
| Altig-Martyn | 68,302 | 62,040 | 5 | 115 | 104,976 | | 68.2 | 507,349 | 434,280 | 5 | 122 | 827,431 |



Bill Taylor

| CATEGORY VI | JULY PRODUCTION | | | | | | | YEAR TO DATE PRODUCTION | | | | |
|--------------|-----------------|---------------|----------|------------|-------------|---------|----|-------------------------|---------------|----------|------------|-------------|
| | SGA | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP | NG | Rtn. | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. |
| Bill Taylor | \$65,026 | \$29,040 | | 224 | \$69,727 | 87 | | \$104,396 | \$43,560 | | 240 | \$117,083 |
| Paul Rumbuc | 58,401 | 42,240 | | 138 | 152,832 | 93 | | 161,375 | 126,390 | | 128 | 426,713 |
| Wesley Bangs | 18,917 | 17,160 | | 110 | 25,252 | 100 | | 18,917 | 17,160 | | 110 | 25,252 |

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.

MONETARY DONATIONS

American Income & National Income

- Gave \$25,000 to the Alliance for Retired Americans.
- Donated \$3,000 to Project Vote.
- Gave \$1,000 to the Music Educators National Conference.

Rick Altig Agency

- Donated \$80 to Ottawa's Women's Conference.
- Gave \$50 to TCU Local 34.
- Gave \$100 to VFFA BC.
- Donated \$802.50 to the Alberta Snowmobile Association.
- Donated \$400 to AFSCME 3361.
- Gave \$150 to the AFL-CIO.
- Contributed \$1,500 to CUPE 500.
- Gave \$335 to Teamsters 515.
- Donated \$150 to OWGL.
- Gave \$100 to OAMRT.
- Gave \$500 to the Schofield Credit Union.
- Contributed \$145 to the Newfoundland Labrador Pensioners Senior Citizens.
- Donated \$200 to the OPSEU 443.
- Gave \$300 to the Co-op Miners Fund.
- Contributed \$2,000 to the Newfoundland CUPE.
- Donated \$275 to the South Dakota Snowmobile Assoc.
- Gave \$67.02 to AFSCME 6.
- Gave \$500 to the IBEW 160.
- Donated \$500 to the Washington Women's Bowling Assoc.
- Contributed \$137.71 to AFSCME.
- Gave \$90.91 to CPAA.
- Donated 65.04 to USWA of Southern Manitoba.
- Gave \$50 to LPNA BC AGM.
- Contributed \$53.47 to CPAA Annual Convention.
- Donated \$48.01 to CPAA Alberta.
- Contributed \$42.77 CPAA British Columbia.
- Gave \$ 345.68 to APWU.
- Contributed \$200 to Sheet Metal Local 16.
- Donated \$74.78 to IWA 1-3567.
- Contributed \$50.81 to Sheet Metal Local 8.
- Gave \$100 to the Manitoba Federation of Labour.
- Donated \$34 to the Montreal Labour Council.
- Contribute \$150 to Les Voix Solidaires.
- Donated \$1,000 to IBEW 483.
- Gave \$1,317 COPE banquet.
- Donated \$540.87 IBEW 77.

Rick Altig Agency Cont.

- Contributed \$250 to Bakers 114.
- Gave \$275 to WSCFF.
- Contributed \$100 to NOLC.
- Contributed \$212.93 AMC Group.
- Donated \$ 250 to IBEW charity golf tournament.
- Contributed \$58 to RPNAO.
- Gave \$400 to AC and DAC.

Matt Blumert Agency

- Donated \$100 to ACORN Institute fundraiser.
- Gave \$1,135 to the Maryland Credit Union League.

David Cohen Agency

- Donated \$200 to the Teamsters Retiree Association.
- Gave \$3,500 to SEIU 43B.
- Contributed \$500 to the L.A. Building Trades.
- Donated \$1,000 to the California Labor Federation.
- Gave \$1,000 to the United Labor Agency.

Mark Hancock Agency

- Contributed \$300 to the Indian Credit Union Foundation.
- Gave \$750 to Central Indiana Labor Council.
- Gave \$100 for a Community Leaders dinner.

Jewell-Nitkowski Agency

- Gave \$100 to the South Carolina Electrical Contractors.

Nick Nitkowski Agency

- Donated \$150 to the Shreveport Central Trades & Labor Council for labor day festivities.

Total \$51,835.63



THE FRONT LINE

We're back after a brief summer hiatus. We have made some adjustments in our format and the newsletter will now be distributed monthly. We look forward to providing you with the information you need to effectively and efficiently carry out your Public Relations efforts. If you have any questions or comments, please contact the Marketing Team via e-mail, marketing@ailife.com.

AIL-NILICO

EXTRA! EXTRA!

AIL-NILICO News and Information Flash

Nov. 18, 2003

NEWS FLASH

Up-to-the-Minute Information to Help You in the Field

THE FRONT LINE

Nov. 20, 2003

A Bi-weekly Newsletter Published by American Income's Home Office Market Development Team

Continued on Page 7

HOT OFF THE PRESS

American Income and National Income announces new Labor Advisory Board members.

American Income and National Income's Labor Advisory Board is made up of over 50 international union presidents and department heads of the AFL-CIO. Labor Advisory Board members recognize AIL and NILICO as a 100 percent union company that offers union members products they truly need... quality, affordable, supplemental insurance plans that carry the union label. It is through the guidance and recommendations of the Labor Advisory Board that we are able to provide resources and programs which are beneficial to working families.

The new additions to this out-of-a-kind insurance advisory board are as follows:

Baxter Atkinson
President of the American Federation of School Administrators

Ronald Ault
President of the Metal Trades Department of the AFL-CIO

Newton B. Jones
International President of the International Brotherhood of Bookbinders, Iron Ship Builders, Blacksmiths, Forgers and Helpers

William H. Young
National President of the National Association of Letter Carriers

For more information on these new LAB members, refer to your *Spotlight* magazine.

American Income Life Insurance Company • National Income Life Insurance
www.ailife.com • www.nilife.com

International Federation of Engineers and AIL/NILICO member Gregory Juncos

This re-introduction of Aimee Dismemberment program will who represent the 75,000 IBEW Here, in part, is what Mr. Juncos has to say:

"While many of us love the AIL program for our AIL and its offering to currently participating. The programs available: Accidental Death & Dismemberment coverage for \$500 AD&D coverage for each of the member's children. This is an excellent opportunity to print a copy of this excellent newsletter.

A Word from the Doctor

I'm beginning to understand why lead production is picking up, and why we had a 23 percent increase in lead production for the month of October. It's because you are excited, involved and committed to success!

Your response to our first newsletter was overwhelming. Many of you submitted several great title choices for the newsletter's name which made our decision difficult. However, as you can see one title stood out and has become the official title for our Team M.D. members. The Front Line captures the true spirit of what you do each and every day. You are literally out on the front lines in the marketplace developing relationships and generating a rapidly increasing number of leads.

POLITICALLY SPEAKING

Alliance for Economic Justice

The Alliance for Economic Justice is a newly formed federation of 16 international unions which was organized to focus on three things: jobs, health care and fair trade. The majority of the five million members of this Alliance are members of the OPEIU, Teamsters, UFCW, and the Machinists, Steelworkers, Laborers and Ironworkers.

Mike Goodwin, OPEIU International President, has become the treasurer of this newly formed Alliance, and has asked the members of OPEIU Local 277 at American Income Life and NILICO to conduct a national campaign to inform other local members about the Alliance and its goals.

As PR Representatives it will be your job to meet with local presidents of the Alliance, they will be able to offer supportive services to the membership. With the approval of the Union

Continued on Page 7

FROM THE LINE

Networking the Key to Success

As a Public Relations Representative working with credit unions, the challenges to getting their attention are many. However, I have found a very effective means of gaining access to the "inside" community of credit union CEOs and managers. In a word, this strategy is "networking." Most states have credit union chapters affiliated with a state-wide credit union association. In Connecticut, it is the Connecticut Credit Union Association (CCUA). Grouped by region, these chapters generally meet on a monthly basis to "network" and discuss issues of mutual concern.

The chapters usually hold annual meetings and vendor events. These are excellent opportunities to establish American Income's presence and generate leads. Raffles are often conducted at these events which are ideal for obtaining immediate leads. At the David Zaphin Agency, we generally provide a DVD player which attracts crowds of eager, potential winners. A small investment in a raffle prize can produce great rewards in terms of new contacts and, hopefully, new clients.

Continued on Page 2

WINDOW ON WASHINGTON

In March of this year, the Bush Administration announced a proposed change to the *Five Labor Standards Act of 1938*, the law which established the 40-hour work week and time-and-a-half overtime pay. The proposed change was slated to increase the number of workers who are eligible for overtime pay. However, an estimated 640,000 office employees making approximately \$50,000 or more would become exempt under this plan.

According to Bush officials, "These changes would qualify more low-wage workers for overtime pay by raising the salary limit."

The AFL-CIO agrees, "This plan will lower pay, make for longer work hours and possible unpredictable work schedules. [More importantly,] overtime should be available to all classes of workers, regardless of income."

Take action! Let your state officials know how you feel about this important issue by clicking on the link below:

www.unionvoice.org/campaign/onlancechange

CALL TO ACTION

• Mark your calendars... Jan. 14, 2004 is a Wal-Mart day of action. The UFCW and allies will be standing together at state capitols nationwide to protest Wal-Mart's mistreatment of workers. For more information on this topic go to www.aflcio.org/Eye-on-Corporate-America.

• Your actions count. Recently, in North Carolina, 5,000 Pilotway jobs were lost. More and more textile and apparel jobs are being forfeited due to the sluggish economy. Do your part. Get out there and stand by your union brothers and sisters. They will remember you did.

• Presidential hopeful Dick Gephardt addressed American Income's SGA at the SGA Meeting this month. Other guest speakers included Richard Trankka and Terry McAuliffe. Look for follow-up Marketing materials featuring these dynamic speakers.

UNION TRIVIA

Which major U.S. employer was recently raided by the IRS for employing undocumented workers receiving no overtime, benefits or days off?

© 2003

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Spotlight August 2004 ■ Come Together

Spotlight August 2004 ■ Come Together

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PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Mark Gagliardi
Concord, CA



Susan Gilbert
Woodridge, IL

Category B:



Timothy Farr
Southfield, MI



Lou Nell Busby
Jeffersonville, IN

Category C:



Cheryl Cook
Harrisburg, PA



Renee Fannery
N. Royalton, OH

July Production

| PR Manager | No. Cards | SGA |
|-------------------|-----------|---------------|
| 1. Debbie Enstedt | 12,815 | Rick Altig |
| 2. Charles Hill | 9,883 | Jatoft-Foti |
| 3. Brenda DiSomma | 5,380 | Eric Giglione |

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

| Category A | No. Cards | SGA |
|-------------------|-----------|---------------|
| 1. Mark Gagliardi | 7,995 | Jatoft-Foti |
| 2. Susan Gilbert | 4,135 | Bob Olson |
| 3. Brenda DiSomma | 2,994 | Eric Giglione |
| 4. Joseph Galusha | 2,824 | Durhon Oldham |
| 5. Suzanne Powers | 2,765 | David Cohen |

| Category B | No. Cards | SGA |
|-------------------|-----------|-------------------|
| 1. Timothy Farr | 2,816 | Paul Rumbuc |
| 2. Lou Nell Busby | 1,977 | Vic Hancock |
| 3. William Gibson | 1,938 | Paul Rumbuc |
| 4. Mario Soljan | 1,550 | Steve Friedlander |
| 5. Malka Arony | 1,296 | Steve Hartman |

All Time PR Group Production Record

Month: 55 groups Vivian Dwyer

| Category C | Groups | SGA |
|-------------------|--------|----------------|
| 1. Cheryl Cook | 14 | Durhon Oldham |
| 2. Renee Flannery | 12 | Jim Surace |
| 2. Krissa Hensley | 12 | Marc Morton |
| 2. Patti Morgan | 12 | Nick Nitkowski |
| 3. Susan Fuldauer | 9 | Mark Hancock |

YTD Production

| PR Manager | No. Cards | SGA |
|--------------------|-----------|---------------|
| *1. Debbie Enstedt | 107,898 | Rick Altig |
| *2. Brenda DiSomma | 39,980 | Eric Giglione |
| 3. Charles Hill | 28,563 | Jatoft-Foti |

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

| Category A | No. Cards | SGA |
|----------------------|-----------|---------------|
| *1. Brenda DiSomma | 18,679 | Eric Giglione |
| *2. Frances Christie | 17,532 | Rick Altig |
| 3. Richard Meshulam | 16,710 | David Cohen |
| 4. Mark Gagliardi | 15,571 | Jatoft-Foti |
| 5. Leo VanDenBussche | 15,237 | Rick Altig |

| Category B | No. Cards | SGA |
|--------------------|-----------|-------------------|
| *1. Malka Arony | 16,072 | Steve Hartman |
| *2. Brenda Swecker | 13,022 | Chris La Fond |
| 3. Mario Soljan | 10,944 | Steve Friedlander |
| 4. Laurie Onasch | 9,633 | Manone & Altig |
| 5. Lou Nell Busby | 7,662 | Vic Hancock |

All Time PR Group Production Record

YTD: 103 groups Vivian Dwyer

| Category C | Groups | SGA |
|--------------------|--------|---------------|
| *1. Cheryl Cook | 72 | Durhon Oldham |
| *2. Krissa Hensley | 52 | Marc Morton |
| 2. William Slocum | 52 | Jim Surace |
| 3. Richard Case | 42 | Jim Surace |
| 4. Billy Sauers | 41 | Tom Williams |

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.* Also, please note, the number of leads will be used to break a tie in Category C.



CANCUN Mexico

June 26 to June 29 2005



Beautiful by Day . . .

Enchanting by Night . . .

Lots to see . . .

For a Memorable Getaway.



Qualifiers

| | |
|---------------------|------------|
| Mark Gagliardi | \$1,861.15 |
| Leo VanDenBusche | \$1,227.90 |
| Cheryl Cook | \$1,196.70 |
| Richard Meshulam | \$1,194.72 |
| Brenda DiSomma | \$1,020.06 |
| Joseph Galusha | \$922.33 |
| Frances Christie | \$915.81 |
| Brenda Swecker | \$861.77 |
| Krissa Hensley | \$735.65 |
| Susan Gilbert | \$671.16 |
| David Blaisdell | \$670.56 |
| Lou Nell Busby | \$607.92 |
| Patti Morgan | \$594.65 |
| William Sauers | \$551.80 |
| Becky Cutler | \$548.67 |
| Robin Andrade | \$541.53 |
| Gary Silberman | \$533.60 |
| Charles Hill | \$494.16 |
| William Slocum | \$484.72 |
| Kenneth Altizer | \$480.48 |
| Rona Pileggi Spano | \$470.03 |
| Renee Flannery | \$464.91 |
| Laurie Onasch | \$452.98 |
| Anne Bowyer | \$449.41 |
| Malka Arony | \$448.47 |
| Mario Soljan | \$446.27 |
| Richard Case | \$373.21 |
| Suzanne Powers | \$367.30 |
| Robert Dailey | \$327.30 |
| John Wilkinson | \$324.80 |
| Timothy Farr | \$311.00 |
| George Farenthold | \$263.25 |
| David Provencher | \$261.27 |
| Susan Kelleher | \$258.30 |
| Al Wall | \$256.64 |
| Sandra Johnson | \$236.92 |
| William Gibson | \$230.31 |
| Vivian Dwyer | \$228.87 |
| Jacqueline deVooght | \$223.61 |
| Robbin Denham | \$215.91 |
| Shannon Walker | \$208.78 |
| Catherine Briggle | \$196.70 |
| Ayanna Prendergast | \$184.32 |

Total \$23,315.90

JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER



July Bonus Qualifiers

| | | | | |
|--------------------------------|---------------------------------|---------------------------------|--------------------------------|------------------------------|
| Fred Hadayia \$10,262.00 | Kobie Samuels \$2,806.90 | Peter Athas \$1,546.36 | Nestor Aramayo \$469.98 | Kevin Leonard \$276.98 |
| Jim Bianchi \$8,260.22 | David Iriye \$2,741.50 | Claudia Rodriguez \$1,532.75 | David Thomas \$459.51 | Clayton Frost \$273.06 |
| Dustin Venekamp \$6,586.64 | Marlon Underwood \$2,580.17 | Carla Miller \$1,487.25 | Christopher Fave \$439.37 | Steven Salisbury \$270.86 |
| Doreen Ryan-Foti \$6,272.66 | Navarro Simmons \$2,578.49 | Matt Henderson \$1,435.95 | Rebecca Shandrow \$435.59 | Lily Tchen \$265.53 |
| Kevin Surles \$6,227.03 | Mark Bleier \$2,526.52 | Darren Miller \$1,404.81 | Diane Carrion \$390.06 | Sandra Carlson \$263.60 |
| A.J. O'Connor \$5,847.48 | Don Wold \$2,512.21 | Scott Keeney \$1,339.21 | Susanne Munro \$380.40 | Earle Harris \$262.70 |
| Brian Traboulay \$5,372.98 | Marc Rosen \$2,448.54 | Ed Olfert \$1,151.06 | Kashif Tufail \$345.92 | Harjeet Rana \$258.12 |
| David Wang \$5,008.63 | John DeRosier \$2,414.25 | Karl Schuckert \$961.36 | Evan Kispagh \$338.41 | Earnest Loveless \$254.61 |
| Steven Jakubczak \$4,988.22 | Marcus Smith \$2,368.42 | Kent Thrower \$957.92 | Daniel Phares \$325.78 | James Worf \$251.60 |
| Erik Graham \$4,868.08 | Joshua Goodman \$2,325.23 | Concelor Davis \$952.17 | Kathleen Loughran \$325.25 | Willie Hayden \$251.57 |
| Kevin Appasamy \$4,843.40 | Barry Dillah \$2,235.29 | Frank Sommers \$836.61 | Gordon Roschko \$321.48 | Troy Morton \$249.42 |
| Imran Satti \$4,758.56 | Jeremy Welch \$2,199.94 | Adam Cruts \$786.82 | Nicholas Soboleski \$314.85 | Aaron Dillon \$247.94 |
| David Hausman \$4,664.46 | Michael Lavergne \$2,189.83 | Mark Gorman \$639.22 | William Burbank \$312.68 | Anthony Walthour \$246.74 |
| Bill Cook \$4,536.60 | David Ackerman \$1,986.31 | Jose Sanchez \$629.56 | Horace Johnson \$307.80 | John Farley \$242.20 |
| Alex Roland \$4,374.95 | Matt Dworak \$1,906.69 | Matthew Hogan \$590.99 | John West \$307.41 | Jedidiah Scott \$236.79 |
| Dorian Oldham \$4,311.50 | Rachel Arenas \$1,891.71 | Michael Kowatch \$583.06 | Ronald Trombetta \$307.34 | Ricky Thompson \$232.65 |
| Jason Mollo \$4,156.74 | Vance Rountree \$1,883.22 | Danielle Holmes \$523.46 | Timothy Clark \$299.22 | Bedis Kilani \$232.16 |
| Tim Schroeder \$3,960.56 | Jean-Fran Vezina \$1,878.83 | Adam Herman \$519.29 | Richard Koschatzky \$298.29 | Phil Goetz \$231.43 |
| Terry Sullivan \$3,753.24 | Jeff Dinocento \$1,806.23 | Thomas Montanya \$516.50 | Maurice Bailey \$295.72 | Godley Varghese \$230.66 |
| Chris Hernandez \$3,086.78 | Denise Gilbert \$1,719.93 | Bradley Kulak \$510.41 | Raul Duran \$292.61 | Michael Nowak \$229.97 |
| Matt Henderson \$3,073.35 | Jason Schломann \$1,713.63 | Douglas Stewart \$506.89 | Kari Corder \$291.62 | James Beck \$84.12 |
| Francisco Perez \$2,866.88 | Cristina Simao \$1,706.37 | Allan Gilbert \$504.80 | Salvator Giacchi \$288.54 | Lazarus Echeta \$49.75 |
| Leo Soucy \$2,811.64 | Mathew MacCannell \$1,631.60 | Dennis Cedeno \$478.40 | Derrick Bates \$276.98 | |

Total \$198,306.53

Retention Bonus

| QUALIFIER | BONUS | A&H | QUALIFIER | BONUS | A&H | QUALIFIER | BONUS | A&H |
|---------------------|------------|----------|--------------------------|------------|----------|-----------------------|------------|----------|
| Timothy Cruise | \$4,121.34 | | Peter Highberg | \$1,576.45 | | Wes Elder | \$1,148.22 | |
| Theresa Bellajaro | \$3,597.62 | | Samson Adelofofi | \$1,574.66 | | Andrew Fike | \$1,146.57 | |
| Matthew Hogan | \$3,353.98 | \$305.07 | David Thornton | \$1,568.40 | | Richard Duclos | \$1,132.47 | \$129.47 |
| Carla Miller | \$3,129.79 | | James Davis | \$1,540.97 | \$112.20 | Jason Friesen | \$1,126.32 | \$115.06 |
| Joseph Moore | \$3,090.64 | | Irina Segal | \$1,519.09 | | Arthur Greene | \$1,097.85 | |
| Arkadi Nulman | \$3,080.86 | | Curt Snow | \$1,517.25 | | Andrew Manchon | \$1,089.13 | |
| Daniel Potilechio | \$2,939.58 | \$168.90 | John Franklin | \$1,514.59 | | Matthew Markde | \$1,084.96 | |
| Steven Strong | \$2,790.98 | \$273.79 | Carl Boldon | \$1,508.50 | | Shane Warren | \$1,079.59 | |
| Robert Ulreich | \$2,712.09 | | Randolph Souliers | \$1,506.56 | \$261.75 | William Kahl | \$1,079.13 | \$135.20 |
| Scott Primm | \$2,707.24 | \$138.45 | Lorena Barriere | \$1,505.86 | | Arthur Westergren | \$1,074.42 | |
| Lisa Roemer | \$2,659.68 | \$214.13 | Justin Germany | \$1,484.65 | \$112.56 | Clare Tolchard | \$1,066.44 | |
| David Lesure | \$2,659.16 | \$107.64 | Alan Nakamatsu | \$1,471.43 | | Allen Trebelhorn | \$1,066.14 | |
| Steven Salisbury | \$2,637.72 | | Patrick Duray | \$1,469.84 | \$141.75 | Ted Schilling | \$1,065.70 | |
| Marlon Underwood | \$2,600.99 | | Corey Neff | \$1,464.35 | | Robert Dunn | \$1,060.94 | |
| Sylvia Freeman | \$2,579.95 | \$193.18 | Stephen Perotti | \$1,458.18 | | Zulfikar Bhukera | \$1,055.83 | |
| Roger Hotz | \$2,506.70 | | John Reason | \$1,446.15 | \$217.35 | Michael Zorn | \$1,053.81 | |
| Max Quasem | \$2,503.90 | | Joaquin Santos | \$1,439.08 | | Russ Merkow | \$1,053.04 | |
| Paulo Rosa | \$2,492.12 | \$262.57 | Anastasiya Fedosova | \$1,430.81 | \$169.80 | David Gevry | \$1,046.05 | |
| James Dattilo | \$2,459.12 | | Paul Bodinizzo | \$1,430.58 | | Cynthia Wilhelmi | \$1,037.78 | |
| Justin Miller | \$2,458.85 | | Ruthien Walker | \$1,414.54 | | James Holtz | \$1,029.98 | \$161.20 |
| Scott Remmey | \$2,398.61 | | Lawrence Liggett | \$1,413.81 | \$162.83 | Glenn Van de Sande | \$1,020.69 | |
| Bryan Johnson | \$2,355.32 | | Sergey Tovmenko | \$1,411.07 | \$109.98 | Christopher Kuczynski | \$1,020.08 | |
| Concelor Davis | \$2,355.18 | | Larry Malitz | \$1,410.25 | | Brent Smith | \$1,019.63 | |
| Michael Goddard | \$2,321.21 | | Kimberly Morrow Gonzales | \$1,403.01 | \$102.06 | Dawn Chapman | \$1,018.33 | |
| Mary Ann Gaelic | \$2,307.09 | \$223.56 | Taniqua Medina | \$1,402.62 | | Norman Lew | \$1,016.87 | |
| Ken Mahabir | \$2,283.28 | | Tasha Tucker | \$1,399.87 | | Jeffrey Little | \$1,014.71 | |
| Samuel Cohen | \$2,282.35 | \$145.35 | Aaron Huff | \$1,393.90 | | Jacqueline Jackson | \$1,009.54 | |
| Asif Javaid | \$2,280.99 | | Patrick Mazerolle | \$1,392.93 | \$178.64 | Ngocbich Cao | \$1,009.07 | |
| Rudi Camenzind | \$2,259.18 | | Patrick Dinan | \$1,389.44 | \$108.24 | Christopher Howey | \$994.13 | \$117.60 |
| Douglas Zigby | \$2,215.57 | | Anthony Mele | \$1,373.30 | \$211.58 | Phillip LaCross | \$992.67 | |
| Todd Freeman | \$2,195.05 | \$211.77 | Laura Fox | \$1,367.12 | \$90.72 | Carl Meyer | \$990.91 | \$121.25 |
| Yvonne Hernandez | \$2,192.23 | | John Martin | \$1,362.97 | | Pawan Sharma | \$975.74 | \$84.60 |
| Gene Martin | \$2,182.49 | | Angie Weiner | \$1,351.78 | | Richard Refano | \$964.86 | |
| Glenn Snowden | \$2,114.10 | \$260.07 | Mark Gorman | \$1,347.94 | \$100.86 | Dennis Cedeno | \$955.22 | |
| Meneluo Perakis | \$2,088.78 | | Joyce Dacklin | \$1,329.51 | \$135.83 | Steven Ridge | \$953.87 | \$99.05 |
| Scott Keeney | \$2,046.90 | \$187.95 | Luis Hinds | \$1,328.31 | | Rebecca Shandrow | \$933.53 | |
| Zachary Hart | \$2,037.53 | | Anthony Walthour | \$1,320.57 | | Nicole Moffat | \$933.21 | \$99.35 |
| Andrew Limoli | \$2,015.37 | \$193.41 | Madlyn Woodyard | \$1,319.56 | | Mike Defazio | \$926.53 | |
| Aaron James | \$2,000.33 | \$209.82 | David Garrett | \$1,311.27 | | Erin Ziegler | \$925.56 | |
| Brent Legros | \$1,996.11 | \$205.53 | Bradley Kincaid | \$1,309.74 | | Muhammad Khan | \$924.70 | |
| Joel McNett | \$1,924.70 | \$175.83 | Thomas Tulowiecki | \$1,307.76 | \$139.95 | Bridgit Driscoll-Hunt | \$916.37 | |
| Michael Bedard | \$1,897.15 | \$212.55 | Russell Morris | \$1,304.01 | | Crystal Valentine | \$915.59 | |
| James Schneider | \$1,889.94 | | Benjamin Vanfossen | \$1,291.66 | | William Gordon | \$912.97 | |
| Rebecca Dunwoodie | \$1,889.50 | | Shaynee Scott | \$1,291.49 | | Pauline Murchie | \$912.32 | \$94.38 |
| Edwin Flores | \$1,882.29 | | Marion Jones | \$1,270.82 | \$107.45 | Eric Dionne | \$906.97 | \$87.07 |
| Angeles Ordas | \$1,871.40 | | Eugene Melamed | \$1,270.41 | | Bret Fels | \$906.64 | |
| Victor Quimson | \$1,867.86 | | Salvatore Giacchi | \$1,268.97 | | Michael Laramie | \$896.14 | \$77.25 |
| Christopher Fave | \$1,860.89 | \$160.31 | Karen McQuoid | \$1,266.63 | \$99.45 | Rene Stilaire | \$893.69 | \$77.30 |
| Taiwo Daisi | \$1,848.75 | | Kelly Tippett | \$1,264.28 | | Stephen Maloney | \$892.67 | |
| Thomas Hedges | \$1,836.13 | \$120.32 | Mindy Guisewite | \$1,263.46 | | Anthony Ulrich | \$892.10 | |
| Jessica McDowell | \$1,823.21 | | Romeo Daley | \$1,260.54 | | Costa Kyriazis | \$884.36 | |
| Jinzhou Zhao | \$1,819.52 | | Michael Stephens | \$1,255.18 | \$107.12 | Jason Lausar | \$881.06 | |
| David Solomonov | \$1,815.96 | | Raphael Bouchereau | \$1,253.43 | | Amir Sedaghat | \$874.63 | |
| Wayne Huber | \$1,802.13 | | Lance Brown | \$1,249.46 | | Ricky Thompson | \$871.66 | |
| Otaf Johnson | \$1,791.79 | \$572.72 | Desheila Hargrove | \$1,248.21 | | Germou Johnson | \$867.35 | |
| Noah Alkinburgh | \$1,789.58 | \$153.66 | Jason Mayer | \$1,246.92 | | Nasreen Rama | \$861.85 | |
| Christy Starr | \$1,775.18 | \$183.26 | Tracy Haden | \$1,240.77 | | Stephen Jones | \$861.78 | |
| Noe Gonzales | \$1,762.56 | | Richard Nye | \$1,238.54 | \$126.36 | Wole Ajala | \$857.28 | |
| Jennifer Gilbert | \$1,762.00 | \$148.01 | Shawn Richmond | \$1,229.95 | | Horace Johnson | \$856.98 | |
| David Wang | \$1,760.90 | | William Burbank | \$1,227.03 | | Dustin Baxter | \$852.48 | |
| Preeti Sahgal | \$1,735.90 | | Derrick Bates | \$1,226.89 | \$137.61 | Allison Bankowski | \$851.98 | |
| Michael Kolasa | \$1,722.12 | | Norman Reitz | \$1,219.83 | \$160.27 | Emeraude Valenciano | \$849.82 | |
| Bulbinder Hayer | \$1,720.05 | | Malcolm McCall | \$1,211.28 | | Ramona Marshall | \$845.53 | |
| Kevin MacKinnon | \$1,712.95 | | Brian Colbeck | \$1,207.70 | | David Mah | \$843.65 | |
| Denis St. Pierre | \$1,686.66 | | Adam Herman | \$1,200.06 | | Richard Mead | \$841.97 | |
| William Coffey | \$1,659.32 | | Thomas McElwee | \$1,194.90 | \$111.93 | Michael Leith | \$839.62 | |
| Joey Kennedy | \$1,658.07 | | Godley Varghese | \$1,192.45 | | Kimberly Cummings | \$835.88 | |
| Lily Tchen | \$1,642.57 | | Andrew Johnson | \$1,185.82 | \$131.23 | David Hunter | \$834.73 | |
| Angelika Yassilieva | \$1,640.60 | \$118.20 | James Larkin | \$1,184.09 | | Shannelle Hardy | \$825.35 | |
| Steven Engrav | \$1,638.51 | | Omar Hashimi | \$1,181.69 | | Alla Alexander | \$820.81 | |
| David Farraway | \$1,604.25 | \$129.84 | Maurice Bailey | \$1,174.59 | | Sarah Geshti | \$819.95 | |
| Michael Perkins | \$1,603.11 | | London Burnett | \$1,172.26 | | Dustin Ward | \$819.77 | |
| Albert DiMarco | \$1,602.20 | \$131.25 | Raul Duran | \$1,166.79 | \$109.92 | Robert Hawk | \$819.58 | |
| Jason Graves | \$1,600.34 | | Anthony Cannady | \$1,159.42 | | Neva Conley | \$819.10 | |
| George Sturge | \$1,591.64 | \$124.16 | Sammar Miqbel | \$1,154.52 | | Patrick Jakelski | \$818.11 | |

Retention Bonus

| QUALIFIER | BONUS | A&H | QUALIFIER | BONUS | A&H | QUALIFIER | BONUS | A&H |
|----------------------|----------|----------|--------------------|----------|----------|--------------------|----------|-----|
| Byron Paz | \$817.50 | | Robert Drapper | \$519.67 | | David Finken | \$399.12 | |
| Ronald Trombetta | \$814.99 | | Brigitte Synesael | \$518.07 | | Bruce Hennessy | \$399.08 | |
| Maria Torres | \$814.25 | | Stefán Johannsson | \$506.24 | | Phong Nguyen | \$398.61 | |
| Lee Hoffman | \$814.15 | | Roland Cheney | \$505.67 | | Laura Payne | \$397.02 | |
| Eric LaBossiere | \$801.24 | | Emily Coker | \$500.24 | \$102.48 | Whitney Libby | \$396.71 | |
| Ronald Friedlander | \$771.54 | | Joseph Martins | \$491.04 | \$62.76 | Cassie Hurt | \$396.41 | |
| Keith Cornwell | \$742.55 | \$71.78 | Daniel Phares | \$487.73 | | Patrick Henderson | \$396.32 | |
| James Osio | \$732.23 | \$80.73 | Mia Johnson | \$486.29 | | Michael Walsh | \$396.30 | |
| Gregory Wilson | \$711.74 | \$75.36 | Richard Delangis | \$485.82 | | Brian Gorkowski | \$396.03 | |
| Raimy Gallant | \$703.32 | \$115.68 | Roger Rovekamp | \$482.02 | | Nathan Reddell | \$395.78 | |
| Andrew Graff | \$688.54 | \$96.64 | Allan Gilbert | \$479.47 | | Derek Quiam | \$395.49 | |
| Jody Osborne | \$688.19 | \$120.44 | Duane Robertson | \$479.01 | | Qwenolyn Kendle | \$394.79 | |
| Ed Olfert | \$687.23 | \$85.84 | Loren Cardwell | \$477.35 | | Jonathan Fowler | \$394.30 | |
| Rita Haidinger | \$669.83 | \$102.52 | Nestor Aramayo | \$476.57 | | Simone Miles | \$394.08 | |
| Ronald Gurney | \$668.12 | \$73.00 | Caroline Gauthier | \$475.98 | \$56.22 | Anthony Gioe | \$393.52 | |
| Mack Bell | \$667.17 | | Michael Rome | \$471.80 | | Etta Bourne | \$392.99 | |
| James Beck | \$665.91 | | Belinda Harris | \$471.10 | | Steve Cormier | \$392.12 | |
| Robert Levin | \$662.87 | | Ashara Pharms | \$469.35 | | Rudolph Dsouza | \$391.94 | |
| Patricia Longenecker | \$662.04 | | Maureen Call | \$469.07 | | Dale Lewis | \$391.35 | |
| Billy Raby | \$661.22 | \$70.32 | Thomas Reddoch | \$464.31 | | Nicholas Engrav | \$387.53 | |
| Dave Heisley | \$660.70 | \$68.04 | Ruben Soberanes | \$462.09 | | Talaka Simmons | \$387.34 | |
| Asa Vandi | \$660.10 | \$74.88 | Nicholas Fedorow | \$458.66 | \$45.36 | Anita Chung | \$386.61 | |
| John Barsuch | \$659.71 | \$95.36 | Robert Bingham | \$456.46 | | Zachary Frail | \$385.70 | |
| Michael Allen | \$654.84 | | William Sanders | \$455.56 | | Cathy Kay | \$383.21 | |
| David Williams | \$649.17 | | Kathleen Unitas | \$454.51 | | Randy Teyssier | \$382.18 | |
| Armanda Powell | \$638.34 | | Scott Bruecker | \$454.50 | \$57.39 | Joseph McCone | \$378.92 | |
| Karl Schuckert | \$634.39 | | James Brumfield | \$449.12 | \$72.06 | Kevin Minetto | \$378.87 | |
| Matthew Guertin | \$631.35 | | Christopher Repasi | \$449.08 | \$59.88 | Dwight Timmons | \$378.56 | |
| Rebecca Lemanski | \$630.87 | | David Schroeder | \$447.22 | \$56.07 | Stephen Poye | \$378.30 | |
| Tungalag Nyamoichir | \$628.98 | | Marcus Bautista | \$445.93 | | Francine Palmer | \$377.25 | |
| Brenda Walker | \$626.32 | | Ernest Loveless | \$445.83 | | William Childress | \$376.58 | |
| Theron McLauchlan | \$624.24 | | Gregory Drake | \$445.03 | | Robert Reynolds | \$376.22 | |
| Russell Pruski | \$622.13 | | Patricia Lee | \$444.77 | | Klinton Thomas | \$374.62 | |
| Tyleste Billingsley | \$620.36 | | Selena Thammasen | \$440.65 | | Meredith Woods | \$373.31 | |
| Nolan White | \$618.46 | | Richard Miller | \$438.41 | | Phil Goetz | \$372.86 | |
| Eric Davies | \$615.56 | | Rigoberto Pedroza | \$438.20 | \$49.44 | Darrel Courson | \$372.76 | |
| Kirwin Hinds-Perry | \$614.92 | | Gordon Boles | \$434.51 | | Ricardo Ferreira | \$372.24 | |
| Rajinder Singh | \$614.52 | | Daniel Limon | \$434.49 | | Darren Butler | \$371.46 | |
| Glenith Bedford | \$614.41 | | Kimmoy Lewis | \$434.42 | | Jeremiah James | \$370.39 | |
| Jeff Debiak | \$610.77 | | Jeff Spanaus | \$432.39 | | Jason Evans | \$370.29 | |
| Latoya Lestrade | \$609.67 | | David Jackson | \$430.03 | | Sarah White | \$369.35 | |
| Ernest Wilmoth | \$607.95 | | Chris Beresten | \$428.12 | | Heeralall Kandhai | \$369.06 | |
| Diana Fenrich | \$605.52 | | Brian Lulloff | \$427.56 | | Christopher Schiel | \$366.30 | |
| Brian Hellman | \$604.96 | | Bradley Kulak | \$423.41 | | Benjamin Guasto | \$365.81 | |
| Justin Andrews | \$599.81 | | Gregory Engrav | \$423.03 | | John Patrick | \$365.76 | |
| Justin Harris | \$596.92 | | Drew Pirson | \$422.66 | | Brian Lakin | \$365.01 | |
| Sean Rogenski | \$593.18 | | Richard Rothschild | \$420.56 | \$52.59 | Scott Witzel | \$361.30 | |
| Michael Ciesielski | \$589.38 | | Matthew Gilstrap | \$420.25 | | Quintin Griffin | \$361.02 | |
| Thomas Whitcomb | \$589.24 | | Joseph Day | \$419.47 | \$49.32 | Heather Hewitt | \$360.28 | |
| Catherine Bundy | \$588.44 | | Manila Louprasong | \$418.85 | | | | |
| Donald Goodman | \$588.29 | | Jason Robertson | \$418.62 | \$47.10 | | | |
| Igor Katanov | \$587.91 | | Donna Wiley | \$418.06 | | | | |
| Michael Nowak | \$587.51 | \$77.21 | Eyad Lobbad | \$417.89 | \$48.96 | | | |
| Shannon Steward | \$587.07 | | Jessica Burner | \$417.79 | \$56.07 | | | |
| Troy Morton | \$586.92 | | Juanita Shephard | \$417.25 | | | | |
| Kristen Boatright | \$585.38 | | Elizabeth Rozema | \$415.12 | | | | |
| Richard Bailie | \$583.87 | | Gina Zuretti | \$413.88 | | | | |
| Paul Hasiuk | \$582.54 | | Carl Ignatius | \$412.99 | | | | |
| Nicholas Soboleski | \$578.75 | | Ashley Hefley | \$412.34 | \$46.02 | | | |
| Young Yoon | \$577.83 | | Nicholas Miller | \$411.29 | | | | |
| Courtney Jones | \$576.52 | | Nick Zangardi | \$411.09 | | | | |
| Medani Adhikari | \$575.57 | | Calvin Lockhart | \$410.07 | | | | |
| Loan Pham | \$573.81 | | Cosme Ramos | \$407.38 | | | | |
| Trotter Welch | \$571.84 | | Jarod Kline | \$404.46 | | | | |
| Sean White | \$571.76 | | Jeremy Goble | \$402.91 | | | | |
| John Testro | \$570.43 | | Joshua Bouchard | \$402.52 | | | | |
| Iryna Sushkova | \$567.71 | | Rima Alkadry | \$401.73 | | | | |
| Gregory Solis | \$566.47 | | Ryan Spratt | \$401.70 | | | | |
| Michael Forbess | \$563.97 | | Dean Shore | \$401.37 | | | | |
| Gino Lopez | \$563.03 | | Lisa Santiago | \$401.03 | | | | |
| Michelle Workman | \$562.35 | | James Ling | \$400.94 | | | | |
| Peter Nagourney | \$554.59 | \$53.69 | Alexander Alvarez | \$400.87 | | | | |
| Governor Hendley | \$551.79 | \$55.30 | Sean Clancy | \$399.97 | | | | |
| Susanne Munro | \$529.08 | \$68.15 | Lawrence Tom | \$399.69 | | | | |
| Grady Richards | \$523.74 | | Nishan Amarasuriya | \$399.60 | | | | |

Total Bonus Paid Out

\$433,250.14

Total A&H

\$12,624.10